



**LISA'S LOAN AND BILL PAYMENTS LIMITED**  
 THOMPSON PEN, SPANISH TOWN  
 (876) 997-2373/ (876) 576-5180  
 lisashopjm.com  
[lisa\\_loan\\_payments@gmail.com](mailto:lisa_loan_payments@gmail.com)

**LOAN AGREEMENT CONTRACT**

This document facilitates a loan agreement between lender, Lisa's Loan and Bill Payment Limited and applicant \_\_\_\_\_. This contract has the same nature as a common loan contract and all the laws of the land which are relevant for the terms of the loan.

Loan amount: \_\_\_\_\_ (\$ \_\_\_\_\_).

For the above value received by the applicant of address listed on application form, an agreement is made to pay a non-refundable application fee of \$1,000 and repay with an interest of 6% per week. Payment will be made daily/weekly/fortnightly/monthly as listed in disbursement schedule. **A late fee of 1% of the balance** will apply to applicant's total balance **daily**, until **total** payment owed at that time is made. If payment has fallen delinquent for **14 days** the applicant will receive a warning via email, text and call.

If applicant does not make payment in full after **31 days** a bailiff will be assigned to recover total money owed, at which time 30% of the money owed will be added for the bailiff's fee. The appliance, furniture or item of equal or above value will be taken to facilitate payment. If item is not sold when applicant wishes to recover, a storage fee of \$500 daily must be paid for the duration of time stored along with other outstanding fees before item can be claimed. Any breach of this contract can result in this action. After all other avenues have been exhausted a summons will be served at another additional cost. The applicant agrees to make payment at the shop located at Golden Touch Plaza, Spanish Town or via online method, however, payment will be accepted the day it is reflected or when an acceptable proof of payment is provided.

The guarantor of this contract is signing to repay **ALL** accumulated costs in the event that the applicant is unable in any way to continue payment of the loan.

This contract can be breached also by the following;

- Changing address or contact information without updating or informing us.
- Giving incorrect information.
- Not informing or replacing collateral information after the one listed is destroyed, sold, stolen or loses value in any way.

**LOAN OFFICER SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**APPLICANT SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**GUARANTOR SIGNATURE:** \_\_\_\_\_ **DATE:** \_\_\_\_\_



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## **LOAN APPLICATION FORM**

ACCOUNT #: \_\_\_\_\_ DATE: \_\_\_\_\_

APPLICANT NAME: \_\_\_\_\_ ALIAS \_\_\_\_\_

EMAIL ADDRESS: \_\_\_\_\_

HOME ADDRESS: \_\_\_\_\_

T.R.N. #: \_\_\_\_\_ PHONE #: \_\_\_\_\_

EMPLOYER NAME: \_\_\_\_\_ #: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_ COMPANY: \_\_\_\_\_

BANK NAME & BRANCH \_\_\_\_\_

ACCOUNT # AND TYPE: \_\_\_\_\_

GAURANTOR NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

GAURANTOR ADDRESS: \_\_\_\_\_

GAURANTOR PHONE #: \_\_\_\_\_ T.R.N. #: \_\_\_\_\_

EMPLOYER NAME: \_\_\_\_\_ #: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_ COMPANY: \_\_\_\_\_



GAURANTOR NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

GAURANTOR ADDRESS: \_\_\_\_\_

GAURANTOR PHONE #: \_\_\_\_\_ T.R.N. #: \_\_\_\_\_

EMPLOYER NAME: \_\_\_\_\_ #: \_\_\_\_\_

OCCUPATION: \_\_\_\_\_ COMPANY: \_\_\_\_\_

REFERENCE NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

REFERENCE ADDRESS: \_\_\_\_\_

REFERENCE PHONE #: \_\_\_\_\_ T.R.N. # \_\_\_\_\_

REFERENCE NAME: \_\_\_\_\_ EMAIL: \_\_\_\_\_

REFERENCE PHONE #: \_\_\_\_\_ T.R.N. # \_\_\_\_\_

REFERENCE ADDRESS: \_\_\_\_\_

I declare that the above information given is a true and accurate one and also agree that I have read, understood and hereby agree to be bound by the relevant terms and agreement conditions laid down by LISA LOAN AND BILL PAYMENT LIMITED if provided with the services applied for above. I also understand and agree that delivery of any services applied for is subject to my agreement with LISAS LOAN AND BILL PAYMENT LIMITED until my obligation ends. REFERENCE DOCUMENTS COPIED BY LISA LOAN AND BILL PAYMENT LIMITED SHALL REMAINAS PART OF OUR RECORD KEEPING FOR FUTURE REFERENCE. Applicant Signature: \_\_\_\_\_

# **LOAN REQUIREMENTS**

- **1 PASSPORT SIZE PHOTO**
- **ID** (National id or passport or driver's license) **& T.R.N.**
- **COMPLETED APPLICATION FORM**
- **GAURANTOR**
- **2 REFERENCES (NAMES)**
- **COLLATERAL** (DESCRIPTION AND SERIAL NUMBER)
- **PROOF OF ADDRESS** (Bill or letter from J.P.)
- **COMPLETED LOAN AGREEMENT CONTRACT**
- **PROOF OF INCOME** (PAYSLIP OR WORK SITE)
- **NON REFUNDABLE APPLICATION FEE** (\$1,000)



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On this day, I \_\_\_\_\_ am applying for a loan at Lisa's Loan and Bill payments Limited. If I am unable to make payment 14 days after the due date, Lisa's Loan And Bill Payment Limited has my permission as owner of the items/ furniture/appliance, to take possession of any or all with the value or above regarding the balance.

It has also been explained to me and I'm clear of the bailiff fee and storage fee associated with the appropriation of mentioned items and the process for repossession. The same items listed will be used for this loan and all loans going forward or if items listed are unavailable bailiff has my consent to take any item, appliance or valuables deemed suitable to cover the arrears. The contract is breached if items are sold, damaged, stolen or lose value in any way and my failure to update my information or inform the director or secretary.

**ITEM 1 NAME AND DESCRIPTION:** \_\_\_\_\_

**SERIAL #:** \_\_\_\_\_

**ITEM 2 NAME AND DESCRIPTION:** \_\_\_\_\_

**SERIAL #:** \_\_\_\_\_

**ITEM 3 NAME AND DESCRIPTION:** \_\_\_\_\_

**SERIAL #:** \_\_\_\_\_

NAME: \_\_\_\_\_ SIGNITURE: \_\_\_\_\_

DATE: \_\_\_\_\_